

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Steven W. Winthrop
 Nancy G Winthrop
 Debtors

Case No. 13-11605-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db/jdb	+Steven W. Winthrop, Nancy G Winthrop, 58 Lawrence Avenue, Holland, PA 18966-2204
13476594	+Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284, El Paso, TX 79998-2284
12988415	+Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
13398981	+Council Rock School District (Northampton Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
13035696	FIA Card Services, N.A. as successor in, interest to Bank of America, N.A. (USA), and MBNA America Bank, N.A., POB 3001, Malvern, PA 19355-0701
13130939	+Jeffrey C. McCullough, Esquire, 16 North Franklin Street, Suite 300, Doylestown, PA 18901-3556
13398982	+Northampton Township, Keystone Collections Group, c/o Kratzenberg & Lazzaro, 546 Wendel Rd., Irwin, PA 15642-7539
12982152	+PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
13003910	US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
13898965	Wilmington Savings Fund Society, FSB, P.O.Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Jul 07 2018 01:32:47 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 07 2018 01:32:14 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 07 2018 01:32:43 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12992778	+EDI: TSYS2.COM Jul 07 2018 05:28:00 Department Stores National Bank/Visa, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
12996133	EDI: IRS.COM Jul 07 2018 05:28:00 Dept. of the Treasury, IRS, PO BOX 7346, PHILA PA 19101-7346
13107226	EDI: ECMC.COM Jul 07 2018 05:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
13003797	EDI: FORD.COM Jul 07 2018 05:28:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 48255-0953
13042958	+EDI: OPHSUBSID.COM Jul 07 2018 05:28:00 OAK HARBOR CAPITAL VII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13041379	EDI: PRA.COM Jul 07 2018 05:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13082267	EDI: ECAST.COM Jul 07 2018 05:28:00 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2018 at the address(es) listed below:

BRIAN SCOTT JONES	on behalf of	IRS brian.s.jones@irs.counsel.treas.gov
DAVID W. RAPHAEL	on behalf of Creditor	JPMorgan Chase Bank, National Association
draphael@greenbirsic.com,	mcupec@greenbirsic.com	
DENISE ELIZABETH CARLON	on behalf of Creditor	Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for	Carlsbad Funding Mortgage Trust	
bkgroup@kmlawgroup.com		

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JASON BRETT SCHWARTZ on behalf of Creditor Citizens Automobile Finance, Inc.
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com
JEFFREY C. MCCULLOUGH on behalf of Debtor Steven W. Winthrop jeffmccullough@bondmccullough.com,
mbehrlacher@bondmccullough.com
JEFFREY C. MCCULLOUGH on behalf of Joint Debtor Nancy G Winthrop
jeffmccullough@bondmccullough.com, mbehrlacher@bondmccullough.com
JEROME B. BLANK on behalf of Creditor Fannie Mae (Federal National Mortgage Association)
paeb@fedphe.com
JOSEPH ANGELO DESOYE on behalf of Creditor Fannie Mae (Federal National Mortgage Association)
paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
bkgroup@kmlawgroup.com
MATTEO SAMUEL WEINER on behalf of Creditor Federal National Mortgage Association ("Fannie
Mae"), creditor c/o Seterus, Inc. bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 15

Information to identify the case:			
Debtor 1	Steven W. Winthrop		
	First Name	Middle Name	Last Name
Debtor 2	Nancy G Winthrop		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-11605-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven W. Winthrop

Nancy G Winthrop

7/5/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.